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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/712,206

11/12/2003

Robert Francis de Sylva

8268

7590 09/16/2009
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Santa Monica, CA 90405

EXAMINER

LEE, SEUNG H

ART UNIT	PAPER NUMBER
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2887

MAIL DATE	DELIVERY MODE
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09/16/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/712,206	DE SYLVA, ROBERT FRANCIS	
	Examiner	Art Unit	
	SEUNG H. LEE	2887	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 July 2009.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 and 45-50 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 1-14 and 45-50 is/are allowed.
- 6) ☒ Claim(s) 15-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Receipt is acknowledged of the response filed on July 22, 2009, which has been entered in the file.

Claim Objections

1. Claim 1 is objected to because of the following informalities:

Re claim 1, line 8: Please clarify what "that" is referring to. The Examiner will interpret the "that" as database until clarified by the applicant. Also, the Examiner advise the applicant to delete "may" in the claim 1. Appropriate correction is required.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 15-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Mitchell et al. (US 2003/0149661 A1)(hereinafter referred to as 'Mitchell') in view of Waters et al. (US 2002/0147600)(hereinafter referred to as 'Waters').

Re claims 15 : Mitchell et al. disclose a payment management system (100) comprising a charging terminal (EFTPOS terminal in [0002]) for charging an account based on an account number (credit card/debit card number), a scanner (fingerprint reader in Fig. 1) for obtaining biometric information (fingerprint), first means (POS/ATM

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in [0023]) for employing said biometric information to automatically provide an account number to said charging terminal, wherein said first means includes means for automatically selecting based on said biometric information an account from among plural accounts based on said biometric information ([0017]-[0018] and [0049]), second means (the fingerprint reader has controls; [0049]) for enabling a user to control which account number is selected by said first means (MasterCard/Visa/Diner's club, etc.), wherein said second means includes third means (arrow keys) for enabling a user to prioritize plural accounts, an available account with the highest priority ([0050]) being automatically selected by said first means (The user or merchant could prioritize these account according to some scheme; [0050]-[0051]) wherein said second means includes software that enables (320 in Fig. 3) a user to trigger automatic selection of an account based on which type of biometric information or combination of biometric information that said user provides ([0049]), wherein said system further includes fourth means for providing transaction information, including amount of said transaction and/or type of said transaction, to said first means ([0052]), wherein said second means includes fifth means ([0053]- [0056]) for enabling a user to specify selection rules or selection criteria based on said transaction information that dictate which account is selected by said first means based on said transaction information, wherein said first means includes sixth means (POS terminal will have a card reader to read the magnetic strip on a credit or debit card, and this information on the customer's account will be linked to a keypad, on an EFTPOS remote terminal enabling the customer to enter a PIN if required, and in the case of credit card transaction to push the button marked

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"credit" so that the information from the card and the customer's PIN (if required) is transmitted to a clearing house.) for employing transaction type information to limit selection of account numbers to only those account numbers that are associated with accounts that are compatible with said transaction type ([0048]-[0049]), wherein said first means includes a database ([0018]) that is remotely accessible to a user, said database including means for authenticating said user before allowing said user to alter selection rules associated with accounts of said user ([00619]-[0021]) ([0007]-[0008] and [0023]- [0024]).

However, Mitchell fails to particularly teach that the terminal is initiating charging transaction.

Waters teaches a system (10) comprising a payment host (20) coupled to a payment device (18) and biometric input device (14) to transmitting acquired biometric data to an identity lookup database (24) and initiating financial transaction in response to the received result from the database by transmitting data to a banking network (30) (see figs. 1-2; paragraphs 0017-0024).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Waters to the teachings of Mitchell in order to provide an improved management system by providing separate identity lookup database for managing each and every biometric data that is link to the particular account information.

Re claim 16, Mitchell et al. disclose the system as recited in rejected claim 15 stated above, wherein said first means includes means for providing a first signal (good

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scan) based on said one or more biological characteristics, said first signal acting as an authorization signal, an authentication signal, and an account-selection signal, said second means providing said transaction signal based on said first signal (acceptance) and wherein said second means (controls along with arrow keys) does not require participation of a clearing house.

Re claim 17, Mitchell et al. disclose the system as recited in rejected claim 16 stated above, wherein said second means further includes a database ([0017]-[0018]) for selectively outputting account information contained in said transaction signal based on said first signal.

Re claim 18, Mitchell et al. disclose the system as recited in rejected claim 17 stated above, wherein said database includes an account list, said account list being user-configurable, thereby enabling a user to selectively control which account is automatically selected by said second means in response to said first signal (good scan; [0024]-[0025]).

Re claim 19, Mitchell et al. disclose the System as recited in rejected claim 18 stated above, further including means for identifying a user (biometric reader and card/check reader; {0033}) before enabling said user to access or configure information that is stored via said database and that is associated with said user.

Re claim 20, Mitchell et al. disclose the system as recited in rejected claim 17 stated above, further including means for enabling a user to predetermine account selection rules for accounts listed in said database, said selection rules determining which account is selected in response to a charge initiated by said system ([0055]).

Re claim 21, Mitchell et al. disclose the system as recited in rejected claim 20 stated above, wherein said means for enabling includes a terminal (EFTPOS Remote in Fig. 1) positioned remotely from a point-of-sale associated with said financial transaction.

Re claim 22, Mitchell et al. disclose the system as recited in rejected claim 19 stated above, further including means for employing said first signal to authenticate (Credit database matching process and a resulting signal from that process) said user before providing said transaction signal to said third means ([0052]).

Re claim 23, Mitchell et al. disclose the system as recited in rejected claim 22 stated above, wherein said second means includes means for storing information pertaining to said one or more biological characteristics of a user when said means for employing fails to authenticate said user ([0051]),

Re claim 24, Mitchell et al. disclose the system as recited in rejected claim 15 stated above, wherein said third means ([0052]) includes a credit card, charge card, and/or Automated Teller Machine (ATM) charging module, and wherein said transaction signal includes a selected credit card, charge card, or ATM card number associated with said user and any relevant pins or dates ([0052]).

Allowable Subject Matter

1. Claims 1-14 and 45-50 are allowed.
2. The following is an examiner's statement of reasons for allowance:

3. None of prior art teaches a system for facilitating transaction comprising a scanner for obtaining biometric information providing the account number to the charging terminal and a database located remotely and operate independently of preexisting banking infrastructure as set forth in the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Response to Arguments

4. Applicant's arguments filed July 22, 2009, 2008 have been fully considered but they are not persuasive.

In response to applicant argument that "...none of references shows a system that can employ biometric information automatically provide or send an account number to a charging terminal via a user-modifiable database" (see page 1 of remark), the Examiner respectfully disagrees with the applicant wherein Mitchell teaches selecting means for selecting particular account according to biometric information as discussed above. Accordingly, given its broadest reasonable interpretation, selecting particular account based on the biometric information can serves as the modifiable database as discussed above.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Seung H. Lee whose telephone number is (571) 272-2401. The examiner can normally be reached on Monday-Friday, 7:30 AM- 4:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steven S. Paik can be reached on (571) 272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Seung H Lee/
Primary Examiner, Art Unit 2887

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